

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeri L Estok
 Debtor

Case No. 14-18689-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Cathleen
 Form ID: 309A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: May 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2017.

db +Jeri L Estok, 228 Ballymore Rd, Springfield, PA 19064-2302
 13504123 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 13530340 +PNC Bank, N.A., ATTN: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 13414870 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13471702 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973
 13414873 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: paralegal@lawbsc.com May 17 2017 01:15:30 JEANNE MARIE CELLA,
 Jeanne Marie Cella and Associates, LLC, 215 N Olive St, Ste 101, Media, PA 19063
 tr EDI: BTPDERSHAW.COM May 17 2017 01:08:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov May 17 2017 01:16:09 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2017 01:15:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 17 2017 01:16:03 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov May 17 2017 01:15:54 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13514165 EDI: BECKLEE.COM May 17 2017 01:08:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13414862 +EDI: AMEREXPR.COM May 17 2017 01:08:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 13414863 EDI: BANKAMER.COM May 17 2017 01:08:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,
 Newark, DE 19713
 13514164 EDI: BL-BECKET.COM May 17 2017 01:08:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13414864 +EDI: WFNNB.COM May 17 2017 01:08:00 Cb/Lnbrynt, Po Box 182273, Columbus, OH 43218-2273
 13414865 +EDI: CHASE.COM May 17 2017 01:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13414866 +EDI: CITICORP.COM May 17 2017 01:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13458104 EDI: DISCOVER.COM May 17 2017 01:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13414867 +EDI: DISCOVER.COM May 17 2017 01:08:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13414868 EDI: IRS.COM May 17 2017 01:08:00 IRS, Atlanta, GA 39901
 13414869 +EDI: CBSKOHL.COM May 17 2017 01:08:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 13471661 EDI: PRA.COM May 17 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13531427 +EDI: RESURGENT.COM May 17 2017 01:08:00 PYOD, LLC its successors and assigns as assignee,
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13468121 EDI: Q3G.COM May 17 2017 01:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13442123 EDI: RECOVERYCORP.COM May 17 2017 01:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13414871 +EDI: NAVIENTFKASMSERV.COM May 17 2017 01:08:00 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 13414872 +EDI: CITICORP.COM May 17 2017 01:08:00 Thd/Cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Cathleen
Form ID: 309A

Page 2 of 2
Total Noticed: 29

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2017 at the address(es) listed below:

JEANNE MARIE CELLA on behalf of Debtor Jeri L Estok paralegal@lawbsc.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor PNC Bank, National Association tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Jeri L Estok	Social Security number or ITIN	xxx-xx-2772
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	7 10/31/14
Case number:	14-18689-sr	Date case reconverted to chapter	7 5/11/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeri L Estok	
2. All other names used in the last 8 years	aka Jeri L Hesler	
3. Address	228 Ballymore Rd Springfield, PA 19064	
4. Debtor's attorney Name and address	JEANNE MARIE CELLA Jeanne Marie Cella and Associates, LLC 215 N Olive St, Ste 101 Media, PA 19063	Contact phone 610-505-0541 Email: paralegal@lawbsc.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107 Date: 5/16/17	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 28, 2017 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/27/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	